

*Supplementary Material***Supplementary Table 1** Site Differences in Participant Characteristics

	<b>University of Chicago</b>	<b>University of Georgia</b>	<b><i>P</i> (Cohen's <i>d</i>)</b>
<b>N</b>	519	539	
<b>Age</b>	22.9 (0.14)	19.5 (0.08)**	0.000 (1.317)
<b>Race</b>			
<b>Caucasian</b>	85.5%	73.6%	
<b>African American</b>	6.0%	8.4%	
<b>Asian</b>	5.8%	11.2%	
<b>Other</b>	2.7%	7.0%	
<b>Years of Education</b>	15.4 (0.09)	13.09 (0.06)**	0.000 (1.275)

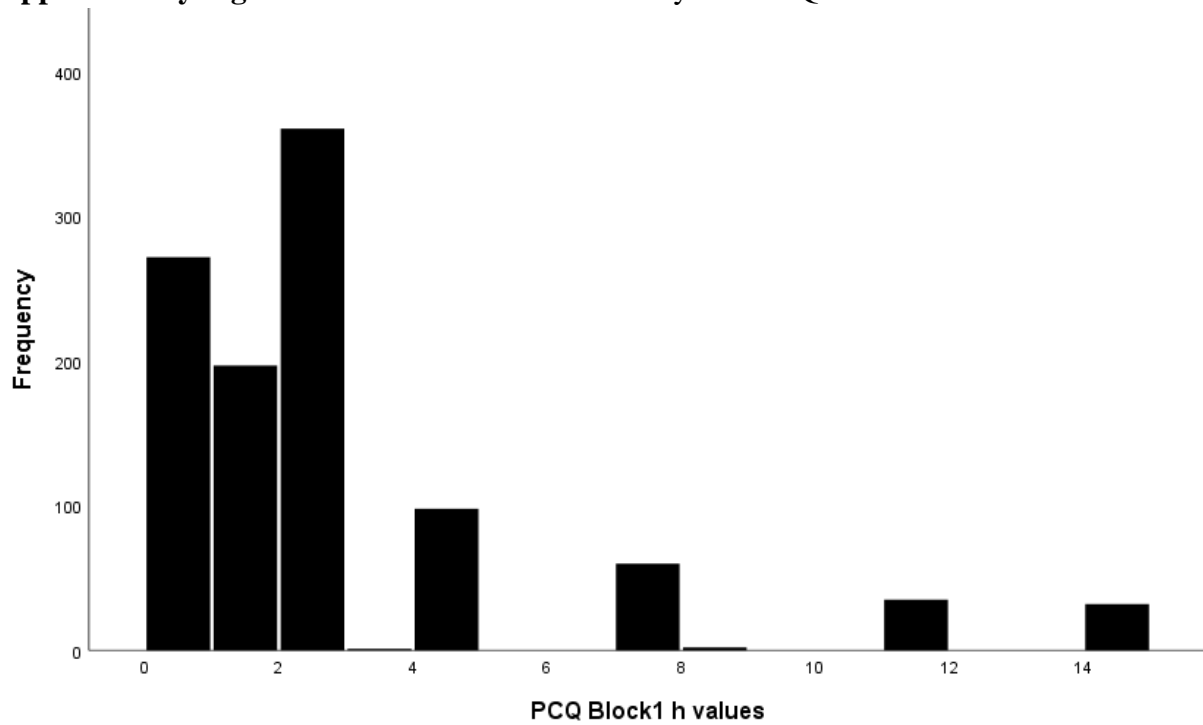
Note. Age and years of education are listed as mean (SEM), Sex differences comparisons \*  $p < 0.05$ , \*\*  $p < 0.005$

**Supplementary Table 2** Site Differences in Risk Measures

	University of Chicago	University of Georgia	<i>P</i> (Cohen's <i>d</i> )
<b>SCF IRQ</b>			
“Substantial financial risks expecting to earn substantial returns”	1.8%	1.0%	
“Above-average financial risks expecting to earn above-average returns”	12.1%	16.2%	
“Average financial risks expecting to earn average returns”	59.7%	60.5%	
“No financial risks”	26.4%	22.4%	
<b>DOSPRT</b>			
Ethical Perception (0.701, 6)	26.29 (5.93)	29.69 (5.81)*	0.000 (0.573)
Financial Perception (0.779, 6)	30.27 (6.12)	30.74 (6.09)*	0.216 (0.077)
Health/Safety Perception (0.728, 6)	27.87 (5.57)	31.12 (6.05)*	0.000 (0.559)
Recreational Perception (0.660, 6)	23.66 (6.34)	25.07 (6.87)*	0.001 (0.213)
Social Perception (0.541, 6)	16.09 (5.03)	17.76 (4.75)*	0.000 (0.341)
Ethical Taking (0.541, 6)	13.02 (4.71)	12.11 (4.52)*	0.001 (0.197)
Financial Taking (0.758, 6)	13.79 (5.64)	15.44 (6.27)*	0.000 (0.277)
Health/Safety Taking (0.600, 6)	18.83 (6.41)	16.54 (6.76)*	0.000 (0.348)
Recreational Taking (0.838, 6)	22.96 (9.42)	23.38 (9.35)	0.468 (0.045)
Social Taking (0.621, 6)	32.03 (5.15)	28.4 (5.29)*	0.000 (0.696)
<b>PDT<sup>1</sup> (<i>h</i>) (0.836, 80)<sup>2</sup></b>			
<i>Log Transformed</i>	0.5134 (0.62)	0.3091 (55)*	0.000 (0.349)
<b>PCQ<sup>1</sup> (<i>h</i>) (0.998, 100)<sup>3</sup></b>			
<i>Log Transformed</i>			
Block 1	0.2854 (0.38)	0.2857 (0.36)	0.991 (0.001)
Block 2	0.2463 (0.36)	0.1977 (0.36)	0.004 (0.136)
Block 3	0.2543 (0.42)	0.1789 (0.43)*	0.000 (0.178)
<b>BART<sup>4</sup></b>	38.36 (15.02)	25.48 (15.85)*	0.000 (0.834)

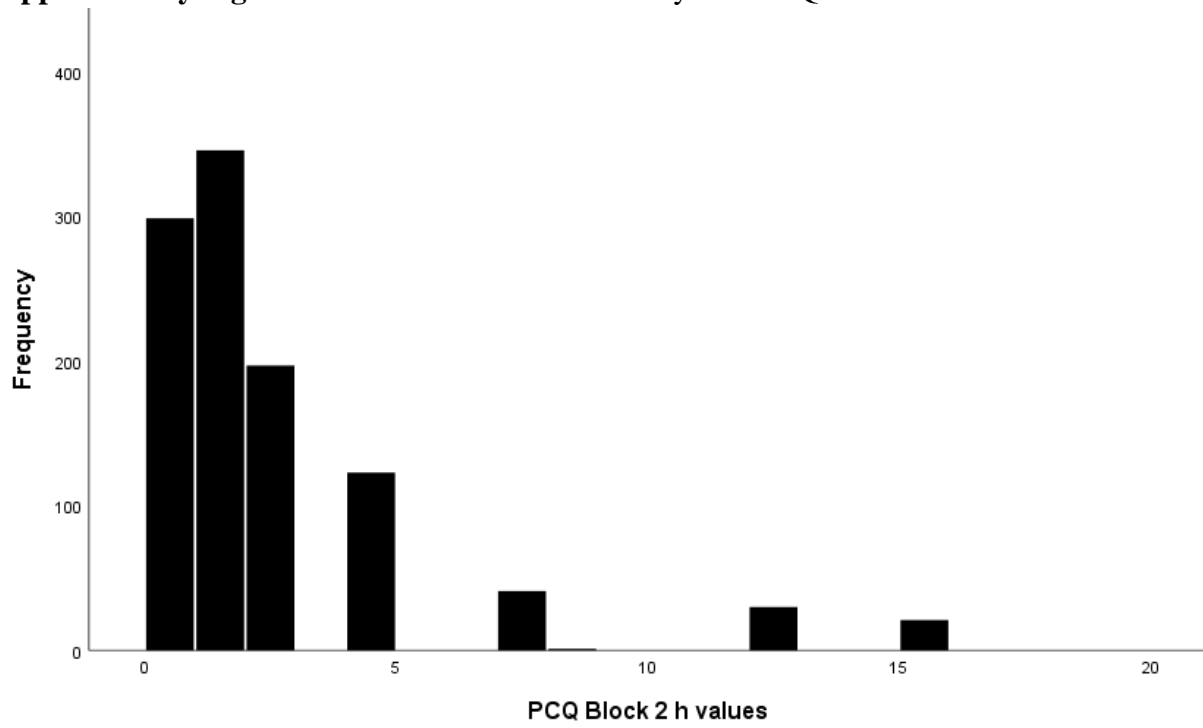
Note. Frequencies of SCF IRQ responses listed as percentage of total sample, split by sex. All other scores are listed as Mean (SD). <sup>1</sup> All measures with a skew value greater than 2 were log transformed. <sup>2</sup>(R<sup>2</sup>, N of items), <sup>3</sup> (Consistency, N of items), <sup>4</sup> BART has no measure of internal reliability, Sex differences comparisons with Bonferroni correction for multiple comparisons\* *p* < 0.003

**Supplementary Figure 1.1** Distribution of Probability Choice Questionnaire Block 1  $h$  values



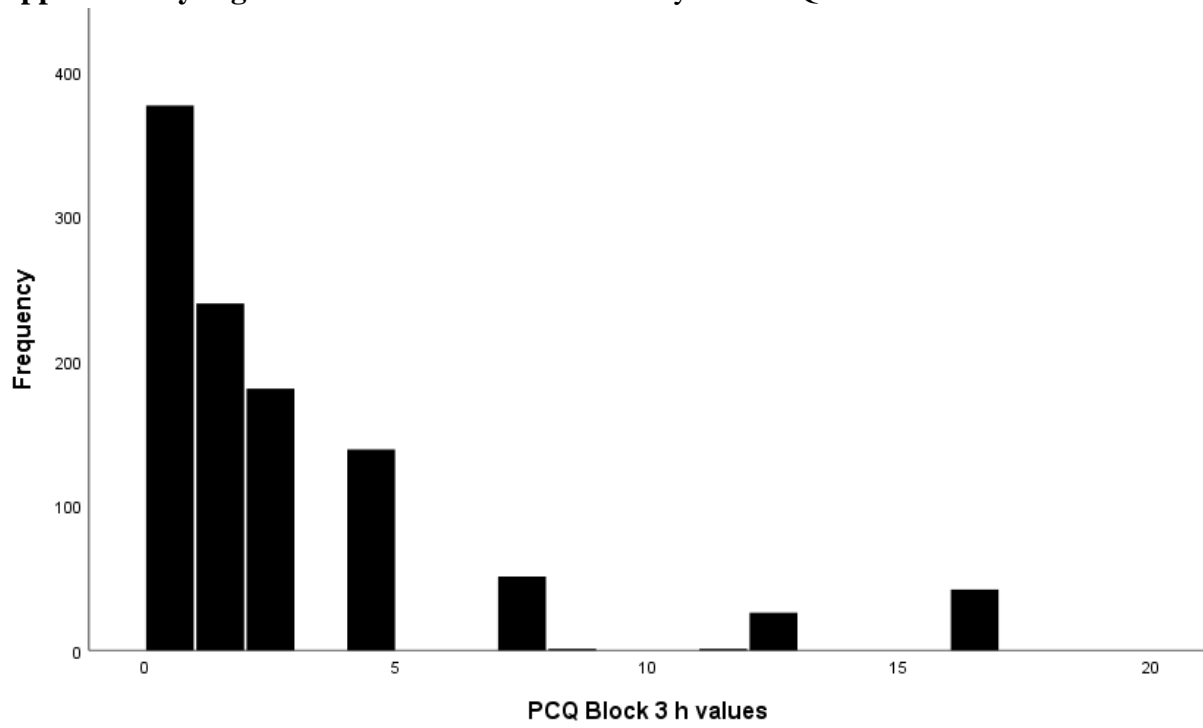
**Supplementary Figure 1.1.** Distribution of Probability Choice Questionnaire Block 1  $h$  values

**Supplementary Figure 1.2** Distribution of Probability Choice Questionnaire Block 2  $h$  values



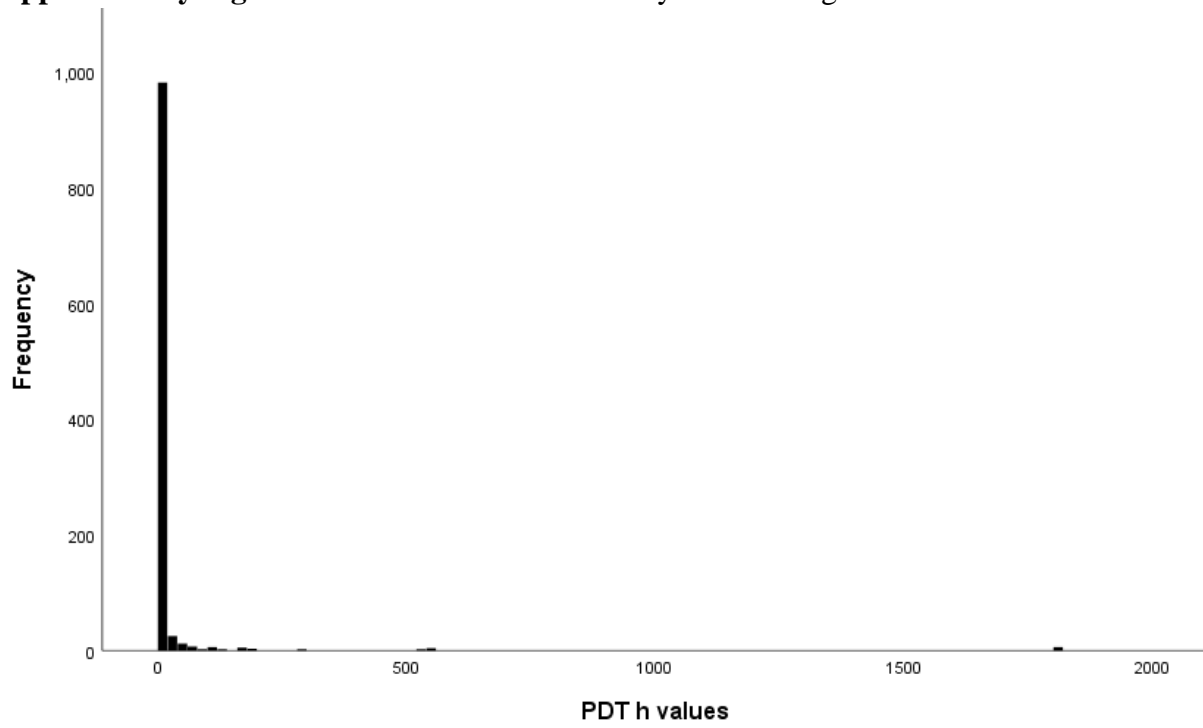
**Supplementary Figure 1.2.** Distribution of Probability Choice Questionnaire Block 2  $h$  values

**Supplementary Figure 1.3** Distribution of Probability Choice Questionnaire Block 3  $h$  values



**Supplementary Figure 1.3** Distribution of Probability Choice Questionnaire Block 3  $h$  values

**Supplementary Figure 2.** Distribution of Probability Discounting Task Performance



**Supplementary Figure 2.** Distribution of Probability Discounting Task  $h$  values

**Supplementary Table 3.** Site-Adjusted Principal Components Analysis: Pattern matrix loadings

Measure Outcome	Site-Adjusted Loadings				
	Component 1: 26.03% of variance	Component 2: 14.28% of variance	Component 3: 8.96% of variance	Component 4: 7.52% of variance	Component 5: 6.76% of variance
DOSPERT Ethical Risk Taking	<b>-0.797</b>	-0.058	0.118	-0.146	0.193
DOSPERT Health/Safety Risk Taking	<b>-0.669</b>	-0.036	0.025	0.36	0.364
DOSPERT Ethical Risk Perception	<b>0.741</b>	0.031	0.063	0.098	0.379
DOSPERT Health/Safety Risk Perception	<b>0.722</b>	-0.005	0.063	-0.196	0.172
PCQ Block 1 LogH	0.026	<b>0.85</b>	-0.001	0.034	0.041
PCQ Block 2 LogH	-0.033	<b>0.917</b>	0.012	-0.009	0.028
PCQ Block 3 LogH	-0.055	<b>0.796</b>	0.048	-0.031	-0.021
PDT LogH	0.062	<b>0.753</b>	-0.03	-0.002	-0.022
DOSPERT Financial Risk Taking	-0.068	0.005	<b>0.837</b>	0.076	-0.057
SCF IRQ	-0.086	0.029	<b>-0.741</b>	-0.049	-0.03
DOSPERT Recreational Risk Taking	0.004	-0.038	0.303	<b>0.761</b>	0.195
DOSPERT Social Risk Taking	0.048	-0.036	-0.04	<b>0.664</b>	-0.032
DOSPERT Recreational Risk Perception	0.223	0.021	-0.076	<b>-0.563</b>	0.287
DOSPERT Financial Risk Perception	0.21	0.021	-0.52	0.062	<b>0.529</b>
DOSPERT Social Risk Perception	0.076	-0.024	0.211	-0.423	<b>0.621</b>
BART: Mean Adjusted Pumps (for unpopped balloons)	0.03	-0.038	0.048	-0.021	<b>-0.366</b>

Note. All values over 0.3 are in bold.